

**Information to identify the case:**

Debtor 1	<b>Michael J. Smith</b>	Social Security number or ITIN	xxx-xx-9215
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-31204-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Smith  
aka Michael Smith, aka Mike Smith, aka Michael  
I Smith

5/9/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael J. Smith  
Debtor

Case No. 16-31204-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 09, 2022

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2022:**

Recip ID	Recipient Name and Address
db	+ Michael J. Smith, 720 Division Street, Gloucester City, NJ 08030-2336
cr	+ U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
516647447	Apex Asset Management, LLC, Virtua Health System WJ, PO Box 5407, Lancaster, PA 17606-5407
516552280	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
516484711	Cross Keys Urgent Care, 33 Tilton Road, Northfield, NJ 08225
516585326	+ Gloucester City Tax Office, c/o Brett Wiltsey, Esquire, Dilworth Paxson LLP, 457 Haddonfield Road - Suite 700, Cherry Hill, NJ 08002-2221
516484715	Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, POB 500, Eatontown, NJ 07724-0500
516484716	Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
516484718	+ Jessica L. Smith, 720 Division Street, Gloucester City, NJ 08030-2336
516484721	+ Nehlig's Furniture, c/o President, Owner, Manager, 204 N. White Horse Pike, Stratford, NJ 08084-1299
516484728	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518968314	+ Santander Consumer USA Inc., Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516484730	Sunoco- Citi- Bankruptcy Dept, POB 6497, Sioux Falls, SD 57117-6497
519327316	+ U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
519327317	+ U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042 U.S. BANK TRUST NATIONAL ASSOCIATION 77042-4546

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 09 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 09 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 09 2022 20:36:00	USAA Federal Savings Bank, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
516484707	Email/PDF: bncnotices@becket-lee.com	May 09 2022 20:39:41	American Express, PO Box 981537, El Paso, TX 79998-1537
516637767	Email/PDF: bncnotices@becket-lee.com	May 09 2022 20:40:01	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516660107	Email/PDF: resurgentbknofications@resurgent.com	May 09 2022 20:39:53	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516484708	+ EDI: LCIBAYLN	May 10 2022 00:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd 5th Floor, Coral Gables, FL

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			33146-1873
516484709	EDI: CAPITALONE.COM	May 10 2022 00:33:00	Capital One Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
516484710	+ EDI: CAPITALONE.COM	May 10 2022 00:33:00	Capital One Bank USA, Attn: CEO Richard D Fairbank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
516514162	EDI: CAPITALONE.COM	May 10 2022 00:33:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516484712	+ EDI: DISCOVER.COM	May 10 2022 00:33:00	Discover Bank, Attn: David Nelms CEO, 502 E. Market Street, Greenwood, DE 19950-9700
516484713	+ EDI: DISCOVER.COM	May 10 2022 00:33:00	Discover Bank, Attn: Roger C Hochschild, President, 502 E. Market Street, Greenwood, DE 19950-9700
516484714	Email/Text: fnb.bk@fnfg.com	May 09 2022 20:36:00	First Niagara Bank, PO Box 514, Lockport, NY 14095-0514
516484717	EDI: IRS.COM	May 10 2022 00:33:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
516614319	+ Email/Text: bankruptcydpt@mcmcg.com	May 09 2022 20:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516484720	+ Email/Text: bankruptcydpt@mcmcg.com	May 09 2022 20:36:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
516484719	+ Email/Text: bankruptcydpt@mcmcg.com	May 09 2022 20:36:00	Midland Funding LLC, c/o Midland Credit Management, Inc., Attn: J Brandon Black, CEO, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516536946	+ EDI: AGFINANCE.COM	May 10 2022 00:33:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
516484722	EDI: AGFINANCE.COM	May 10 2022 00:33:00	Onemain Financial, Attn: Bankruptcy Department, PO Box 1010, Evansville, IN 47706-1010
516484725	Email/Text: signed.order@pfwattorneys.com	May 09 2022 20:36:00	Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054
516484723	Email/Text: signed.order@pfwattorneys.com	May 09 2022 20:36:00	Pressler and Pressler LLP, Re: DC 00173515, 7 Entin Road, Parsippany, NJ 07054
516484726	Email/Text: signed.order@pfwattorneys.com	May 09 2022 20:36:00	Pressler and Pressler LLP, Re: DJ 125941-16, 7 Entin Road, Parsippany, NJ 07054
516484724	Email/Text: signed.order@pfwattorneys.com	May 09 2022 20:36:00	Pressler and Pressler LLP, Re: Midland Funding DC000061 16, 7 Entin Road, Parsippany, NJ 07054
516484727	+ Email/Text: bankruptcy@pseg.com	May 09 2022 20:36:00	PSE&G, Attn: Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
516484731	EDI: RMSC.COM	May 10 2022 00:33:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
516484732	+ EDI: RMSC.COM	May 10 2022 00:33:00	SYNCB/SAMS Club, PO Box 965005, Orlando, FL 32896-5005
516484733	+ EDI: RMSC.COM	May 10 2022 00:33:00	SYNCB/Sleep Number, PO Box 965036, Orlando, FL 32896-5036
516484729	Email/Text: enotifications@santanderconsumerusa.com	May 09 2022 20:36:00	Santander Consumer USA, ATTN Bankruptcy Department, PO Box 560284, Dallas, TX 75356-0284
516533402	+ Email/Text: enotifications@santanderconsumerusa.com	May 09 2022 20:36:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth TX 76161-0244
516484734	+ EDI: USAA.COM	May 10 2022 00:33:00	USAA Savings Bank, PO Box 33009, San

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516661765	+ Email/Text: RASEBN@raslg.com		Antonio, TX 78265-3009
		May 09 2022 20:36:00	USAA Savings Bank, c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road Suite 170, Duluth, GA 30097-8461
516522338	EDI: WFFC.COM		
		May 10 2022 00:33:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516484735	EDI: WFFC.COM		
		May 10 2022 00:33:00	Wells Fargo Dealer Service, Attn Correspondence-Bankruptcy Dept, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
516484736	+ EDI: WFFC.COM		
		May 10 2022 00:33:00	Wells Fargo Dealer Svcs- Bankruptcy Dept, POB 1697, Winterville, NC 28590-1697
TOTAL: 34			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Bayview Loan Servicing, 4425 Ponce De Leon Blvd., 5th Fl., Coral Gables, FL 33146-1873
cr	*+	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
516484706	##+	Allied Interstate, LLC, 7525 West Campus Road, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mw-c-law.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com) [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

Marisa Myers Cohen

on behalf of Creditor BAYVIEW LOAN SERVICING LLC [nj-ecfmail@mwc-law.com](mailto:nj-ecfmail@mwc-law.com), [jhillier@mwc-law.com](mailto:jhillier@mwc-law.com)

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company [nj-ecfmail@mwc-law.com](mailto:nj-ecfmail@mwc-law.com),  
[nj-ecfmail@ecf.courtdrive.com](mailto:nj-ecfmail@ecf.courtdrive.com)

Rebecca Ann Solarz

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY  
[rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)

S. Daniel Hutchison

on behalf of Debtor Michael J. Smith [sdhteamlaw@outlook.com](mailto:sdhteamlaw@outlook.com)  
[backupcourt@outlook.com](mailto:backupcourt@outlook.com); [sdhlawpara1@outlook.com](mailto:sdhlawpara1@outlook.com); [hutchisonsr39026@notify.bestcase.com](mailto:hutchisonsr39026@notify.bestcase.com)

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com) [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

TOTAL: 13